

**JYOTI NIVAS COLLEGE AUTONOMOUS  
SYLLABUS FOR 2018 BATCH AND THEREAFTER**

**Programme: B.Voc. (Banking and Finance)**

**Semester: IV**

**BANKING TECHNOLOGY**

**Course Code: 18BVB406**

**No. of Hours: 60**

**COURSE OBJECTIVES:**

- To familiarize the students on the basic knowledge of banking technology.
- To understand the application of technology to commercial and public sector banks.
- To bring about awareness among students with changes and innovations in electronic banking industry.

**LEARNING OUTCOMES:**

- To enable the evaluating process of the CTS policies and disaster recovery management of banks.
- To avail the facility of internet banking, mobile banking and online banking..
- Creating awareness about computerization of bank operations.
- Basic knowledge of banking technology and its application to commercial and public sector banks.

**UNIT 1: Branch Operation and Core banking:**

**12HRS**

Introduction and evolution of bank management-technological impact in banking operation-total branch computerization-concept of opportunities-centralized banking-concept, opportunities, challenges and implementation-Electronic clearing and settlement Systems.

Electronic commerce and banking.

**UNIT 2: Delivery Channels:**

**12HRS**

Delivery channels-Alternate delivery channels, automated teller machines-phone banking-call centres-internet banking-mobile banking-payment gateways-card technologies-MICR electronic clearing, Payment Banks

**UNIT 3: Back Office Operations:**

**12HRS**

Bank back office management-inter branch reconciliation-treasury management-Forex operations-risk management-data center management-network management-knowledge management (MIS,DSS,EIS)-customer relationship management.

**UNIT 4: Interbank Payment System:**

**12HRS**

Interface with payment system network-structural financial messaging system-electronic fund transfer-RTGSS-negotiated dealing system and securities settlement system-electronic money-E-cheques.

**UNIT 5: Application and Management:****12HRS**

E-learning environment-Banking software ( Finical and capgemini), laser wallet technology, cheque truncation-RBI reports on technology/Information system, security controls and audit. NEFT, Current usage and challenges of automated financial services, mobile and digital banking, case studies on frauds under security control and Audit, Fraud prevention measures.

**SKILL COMPONENT**

- Visit a bank and write a report on the technology used in banking transactions.
- Identify areas where technology is not being used and write a report.
- Identifying and comparing the banking delivery channels of nationalized banks and private banks.
- List out the boons and banes of computerization of bank operations.
- Current issues in banking technology to be discussed.
- Write a report on centralized processing units, CTS centres, core banking solutions, disaster recovery management.
- Write a report on currency chest and currency management.

**BOOKS FOR REFERENCE**

1. Information Technology, Dr. S. Upendra Rao, Indian Institute of Banking & finance, Macmillan publishers India limited, Edition 2011
2. Information Technology, Data communications and Electronic banking, Indian Institute of Banking & finance, Macmillan Publishers India Limited, edition 2013
3. Kaptan S.S & Choubey N.S, "E-Indian banking in Electronic Era", Sarup & Sons, New Delhi 2003.
4. Vasudeva, "E-Banking", Common Wealth publishers, New Delhi, 2005.